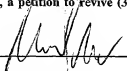


FORM PTO-1300 (REV. 9-2001)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTORNEY'S DOCKET NUMBER 34333
TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US) CONCERNING A FILING UNDER 35 U.S.C. 371			U.S. APPLICATION NO. (if known, see 37 CFR 1.5) 10/031039
INTERNATIONAL APPLICATION NO. PCT/FR00/02075	INTERNATIONAL FILING DATE 19 July 2000 (19.7.00)	PRIORITY DATE CLAIMED 20 July 1999 (20.7.99)	
TITLE OF INVENTION METHOD FOR CARRYING OUT AN ELECTRONIC TRANSACTION USING SEVERAL SIGNATURES			
APPLICANT(S) FOR DO/EO/US 1) Patrick Remery 2) Aymeric De Solages 3) Jacques Traore			
Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:			
<p>1. <input checked="" type="checkbox"/> This is a FIRST submission of items concerning a filing under 35 U.S.C. 371.</p> <p>2. <input type="checkbox"/> This is a SECOND or SUBSEQUENT submission of items concerning a filing under 35 U.S.C. 371.</p> <p>3. <input type="checkbox"/> This is an express request to begin national examination procedures (35 U.S.C. 371(f)). The submission must include items (5), (6), (9) and (21) indicated below.</p> <p>4. <input checked="" type="checkbox"/> The US has been elected by the expiration of 19 months from the priority date (Article 31).</p> <p>5. <input checked="" type="checkbox"/> A copy of the International Application as filed (35 U.S.C. 371(c)(2))</p> <p>a. <input type="checkbox"/> is attached hereto (required only if not communicated by the International Bureau).</p> <p>b. <input checked="" type="checkbox"/> has been communicated by the International Bureau.</p> <p>c. <input type="checkbox"/> is not required, as the application was filed in the United States Receiving Office (RO/US).</p> <p>6. <input checked="" type="checkbox"/> An English language translation of the International Application as filed (35 U.S.C. 371(c)(2)).</p> <p>a. <input checked="" type="checkbox"/> is attached hereto.</p> <p>b. <input type="checkbox"/> has been previously submitted under 35 U.S.C. 154(d)(4).</p> <p>7. <input checked="" type="checkbox"/> Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3))</p> <p>a. <input type="checkbox"/> are attached hereto (required only if not communicated by the International Bureau).</p> <p>b. <input type="checkbox"/> have been communicated by the International Bureau.</p> <p>c. <input type="checkbox"/> have not been made; however, the time limit for making such amendments has NOT expired.</p> <p>d. <input checked="" type="checkbox"/> have not been made and will not be made.</p> <p>8. <input type="checkbox"/> An English language translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371 (c)(3)).</p> <p>9. <input type="checkbox"/> An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).</p> <p>10. <input type="checkbox"/> An English language translation of the annexes of the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)).</p> <p>Items 11 to 20 below concern document(s) or information included:</p> <p>11. <input type="checkbox"/> An Information Disclosure Statement under 37 CFR 1.97 and 1.98.</p> <p>12. <input type="checkbox"/> An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.</p> <p>13. <input type="checkbox"/> A FIRST preliminary amendment.</p> <p>14. <input type="checkbox"/> A SECOND or SUBSEQUENT preliminary amendment.</p> <p>15. <input type="checkbox"/> A substitute specification.</p> <p>16. <input type="checkbox"/> A change of power of attorney and/or address letter.</p> <p>17. <input type="checkbox"/> A computer-readable form of the sequence listing in accordance with PCT Rule 13ter.2 and 35 U.S.C. 1.821 - 1.825.</p> <p>18. <input type="checkbox"/> A second copy of the published international application under 35 U.S.C. 154(d)(4).</p> <p>19. <input type="checkbox"/> A second copy of the English language translation of the international application under 35 U.S.C. 154(d)(4).</p> <p>20. <input checked="" type="checkbox"/> Other items or information: Post Card Certificate of Mailing</p>			

10/031039

U.S. APPLICATION NO. (if known, see 37 CFR 1.5)		INTERNATIONAL APPLICATION NO. PCT/FR00/02075		ATTORNEY'S DOCKET NUMBER 34333	
21. <input checked="" type="checkbox"/> The following fees are submitted: BASIC NATIONAL FEE (37 CFR 1.492 (a) (1) - (5)): Neither international preliminary examination fee (37 CFR 1.482) nor international search fee (37 CFR 1.445(a)(2)) paid to USPTO and International Search Report not prepared by the EPO or JPO \$1040.00 International preliminary examination fee (37 CFR 1.482) not paid to USPTO but International Search Report prepared by the EPO or JPO \$890.00 International preliminary examination fee (37 CFR 1.482) not paid to USPTO but international search fee (37 CFR 1.445(a)(2)) paid to USPTO \$740.00 International preliminary examination fee (37 CFR 1.482) paid to USPTO but all claims did not satisfy provisions of PCT Article 33(1)-(4) \$710.00 International preliminary examination fee (37 CFR 1.482) paid to USPTO and all claims satisfied provisions of PCT Article 33(1)-(4) \$100.00 ENTER APPROPRIATE BASIC FEE AMOUNT =				CALCULATIONS PTO USE ONLY	
				\$ 890.00	
				Surcharge of \$130.00 for furnishing the oath or declaration later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492(e)).	
				\$	
				\$	
CLAIMS	NUMBER FILED	NUMBER EXTRA	RATE	\$	
Total claims	7 - 20 =	0	x \$18.00	\$ 0	
Independent claims	1 - 3 =	0	x \$84.00	\$ 0	
MULTIPLE DEPENDENT CLAIM(S) (if applicable)				\$ 0	
				+ \$280.00	
TOTAL OF ABOVE CALCULATIONS =				\$ 890.00	
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27. The fees indicated above are reduced by 1/2.				\$	
				+	
SUBTOTAL =				\$	
Processing fee of \$130.00 for furnishing the English translation later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date (37 CFR 1.492(f)).				\$	
TOTAL NATIONAL FEE =				\$	
Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40.00 per property +				\$	
TOTAL FEES ENCLOSED =				\$ 890.00	
				Amount to be refunded:	\$
				charged:	\$
a. <input checked="" type="checkbox"/> A check in the amount of \$ <u>890.00</u> to cover the above fees is enclosed. b. <input type="checkbox"/> Please charge my Deposit Account No. _____ in the amount of \$ _____ to cover the above fees. A duplicate copy of this sheet is enclosed. c. <input type="checkbox"/> The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. <u>160820</u> . A duplicate copy of this sheet is enclosed. Order No. <u>34333</u> d. <input type="checkbox"/> Fees are to be charged to a credit card. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.					
NOTE: Where an appropriate time limit under 37 CFR 1.494 or 1.495 has not been met, a petition to revive (37 CFR 1.137 (a) or (b)) must be filed and granted to restore the application to pending status.					
SEND ALL CORRESPONDENCE TO:					
Michael W. Garvey Pearne & Gordon LLP 526 Superior Ave., Suite 1200 Cleveland, Ohio 44114-					
				SIGNATURE	
				Michael W. Garvey	
				NAME	
				<u>35878</u>	
				REGISTRATION NUMBER	

METHOD FOR CARRYING OUT AN ELECTRONIC TRANSACTION USING
SEVERAL SIGNATURES

DESCRIPTION

5

Field of the invention

The present invention concerns a method for carrying out an electronic transaction using several
10 signatures.

It is suitable for all electronic transactions (teleshopping, telepayment, service access, etc.), such as smart cards for example. The invention is especially suitable for "electronic wallet" applications.

15

Background of the invention

Security in electronic transactions using smart cards is based on cryptographic techniques. The smart
20 card chip's processor calculates and sends a digital signature for the transaction, constituting proof of the issuing party's agreement to the signature in the transaction. Said proof is specific to the issuing body that manages the application. Said digital signature is
25 the result of a calculation based on the data identifying the card's issuer, terminal, transaction number, transaction amount and possibly the card bearer's account number.

The data is sent to the card's issuer who performs
30 appropriate processing such as auditing the transaction by checking the signature, issuing it for payment, debiting the customer account, crediting the service supplier's account, etc.

In one of the previous methods described in FR-A-2
35 74 B 591, the card produces two signatures, the first

of which is called the "long" signature (the public key algorithm) and is intended for the service provider, and the second of which is called the "short" signature (the private key algorithm [hereinafter referred to as "S"]) and which is encapsulated within the first and is intended for the issuer. The service provider checks the long signature and, if the result is correct, provides the service ordered and stores the short signature. At the end of the day, it sends the stored short signatures and the corresponding data to the issuer.

Although the advantage of this structure is its simplicity, it does however cause certain problems when payments are made using an electronic wallet (PME), as it is sometimes necessary to include one or more intermediate actors between the three previously-named parties (the bearer, the service provider and the issuer), depending on requirements for intermediate levels of concentration in calculating running totals of electronic values.

One solution consists in adding intermediate resources called SAMs ("Secure Application Modules") that check one of the two signatures produced by the card and calculate the running total of electronic values received.

If intermediate SAMs could perform the same check as that carried out by the issuer, security levels would be degraded because if the cryptographic algorithm used to produce the signature for the card's issuer used a secret key the issuer's key would have

lower security levels than the guarantee provided by the electronic wallet.

If the second, service provider's, signature was produced by a public key algorithm, the intermediate
 5 SAMs, like the service provider, would be able to authenticate any transaction sent from a PME. However, in this scenario the signatures would be considerably longer and so more expensive to transfer, store and check.

10

The aim of the present invention is to remedy precisely these drawbacks.

Description of the invention

15 To this end, the present invention proposes a method using several signatures together with a series of encapsulations and decapsulations. We assume that a communications network is present (a telephone network, for example) linking entities able to communicate
 20 together, with the proviso that there are no direct communication channels between two entities wanting to communicate together and that the existing communication channels can be unidirectional.

A transaction calls on a subset of entities, also
 25 called "actors", that work together in various capacities in order to carry out the transaction. In practice, these entities or actors are composed of physical resources (terminal, card, microprocessor, etc.)

30 During the transaction:

- an entity i has the necessary resources (E_{ij}) to calculate cryptograms for sending to an entity j and/or to check cryptograms sent from j ,
- and an entity j equally has the corresponding resources (E_{ji}),

where said resources E_{ij} and E_{ji} have been obtained during the phase called the "initialisation" phase (which is carried out before and/or in parallel with the transaction itself). We shall then say that said two entities share a key system notated as $K_{ij} = K_{ji} = \{ (i, E_{ij}), (j, E_{ji}) \}$. For example:

- in the case of a private key system, we obtain:
 $E_{ij} = E_{ji} = S_{ij}$
- in the case of a public key system, we obtain:
 - $E_{ij} = (S_i, P_i)$, and $E_{ji} = (P_i)$ in unidirectional communication,
 - $E_{ij} = (S_i, P_i, P_j)$, and $E_{ji} = (S_j, P_i, P_j)$ in bidirectional communication.

According to this definition, the key system is notionally symmetrical regarding i and j . On the other hand, if we write the cryptogram of a message m sent from i to j as $K_{ij}(m)$, we obtain $K_{ij}(m)$ $K_{ji}(m)$.

Under these conditions and subject to these hypotheses, a message source entity "encapsulates" (i.e. encloses) a message in a sequence of cryptograms based on certain cryptograms that are themselves based on certain cryptograms, etc. All these cryptograms are calculated using key systems that the source entity shares with each of the respective intermediate entities on the communication route. The global

cryptogram is sent and each intermediate entity then uses the key system that it shares with the source entity to "decapsulate" (i.e. extract) the cryptogram that it receives and then sends the remaining
 5 cryptogram to the next entity. The first calculated cryptogram gradually reaches the destination entity, which uses the appropriate key system to extract the message intended for it.

Depending on the transaction's requirements and the
 10 protocols used, the calculated cryptograms can serve to authenticate the actors or the source of the messages, or to ensure that the sending or receiving of these messages cannot be repudiated.

This method assumes the presence of a key system
 15 management system (covering all aspects of generating, distributing and/or exchanging the keys needed to establish secure communications with the other actors) that is set up during a phase called "initialisation". Said key management system may be a standard system
 20 consisting in a public key infrastructure with a linked key transport protocol, for example.

Certain of the entities involved may play the role of trusted third parties. For example:

- in the case of a public key system, this may mean
 25 a certification authority;
- in the case of a private key system, this may mean a master entity that shares a private key with all of the other entities or a subset of said entities.

30 A given entity can participate in a transaction in various capacities, such as the following:

1. Relaying information: the entity acts as an intermediate relay and so compensates for the absence of a communication channel directly linking the sender and recipient of a message required in the transaction;

2. Providing desynchronisation: the entity acts as an intermediate cache for messages on behalf of another entity that is the actual recipient of said messages; this intermediate entity therefore:

- compensates for the recipient being temporarily unavailable,
- is designed to be called more often than the recipient itself and acts as an interface grouping messages together, so avoiding the recipient being systematically called with every message.

It is in the interests of the sender and/or the recipient that the information reaches its destination. The intermediate actors must therefore relay the information reliably. There are several specific possible scenarios:

- The intermediate actors also have an interest in the information reaching its destination. This is the case, for example, with a retailer in a financial transaction involving a customer (the sender actor) and the payment method management system (the recipient actor);
- The sender and/or the recipient trust the intermediate actors to relay the information

(but not necessarily to authenticate the source of the information);

- The sender and/or recipient actors fully trust the intermediate actors (trusted third parties);
- The sender and/or recipient actors place no trust in the intermediate actors; means of ensuring non-repudiation of the sending and receiving of a message must then be set up.

To be precise, the invention concerns a method for carrying out an electronic transaction across a communication network linking several entities; this method is characterised in that it is made up of the following operations:

- a) A first entity builds a first message combining all of the transaction data and calculates a first cryptogram of this first message using a first key system that it shares with the last n^{th} entity; said first entity then links a second message with the first cryptogram and calculates a second cryptogram of the whole using a second key system that it shares with the last but one $(n-1)^{\text{th}}$ entity, and so on; the first entity links an $(n-1)^{\text{th}}$ message with the $(n-2)^{\text{th}}$ cryptogram previously obtained and calculates an $(n-1)^{\text{th}}$ cryptogram of the whole using the $(n-1)^{\text{th}}$ key system that it shares with the second entity; the first entity then sends

the last calculated cryptogram across the communication network;

b) the second entity receives said last cryptogram, uses the appropriate key system to extract the $(n-1)^{\text{th}}$ message from the $(n-1)^{\text{th}}$ cryptogram containing it and sends the remaining said $(n-2)^{\text{th}}$ cryptogram to the third entity, and so on; said n^{th} entity receives the first cryptogram and uses the appropriate key system to extract said first message that it contains.

Under the terms of this definition, the "first entity" is not necessarily the message's source entity, although this may be the case. Similarly, the "last entity" is not necessarily the message's *in fine* destination entity, although this may be the case. In the previous scenario, the communication network therefore only includes entities that share a key system with the first entity; the transaction then takes place between the first entity, which is the message source, and the last entity, which is the message recipient.

The transaction information is therefore fully encapsulated at its source, and is progressively decapsulated until it reaches the recipient.

In a variation of the preferred embodiment, encapsulation is shared (or spread). In this case, the communication network includes a first group of entities made up of a first entity and $(i-1)$ others, each of which shares a key system with said first

entity, and a second group of entities made up of a first entity that is the last entity of said first group, i.e. entity i , and $(n-i)$ others. Entity i shares a key system with each of entity i 's $(n-i)$ following
 5 entities. This method is comprised of two successive stages:

- a first stage, in which the message built by the first entity of the first group is sent to the i^{th} entity of the first group in accordance with
 10 operations a) and b) described above;
- a second stage, in which the message extracted by the first entity of the second group is sent to the last entity of the second group in accordance with said operations a) and b).

15

It is generally possible to combine the preferred embodiments defined above. The communications network can therefore include a first group of entities made up of a first entity and $(i-1)$ others that share a key
 20 system with said first entity, a second group of entities made up of a first entity that is the last entity of the first group and $(j-i+1)$ others that share a key system with said first entity of the second group, a third group of entities made up of a first
 25 entity that is the last entity of the second group and $(n-j)$ others, where the $(n-j+1)$ entities of this third group share a key system with the first entity of the first group, this method being characterised in that:

- the first entity of the first group performs
 30 operations a) above, using the key systems that

it shares with all other entities in the first and third groups;

- the entities in the first group process the cryptograms that they receive in accordance with operations b) defined above;
- the first entity of the second group performs operations a) above, using the key systems that it shares with all other entities in the second group;
- the entities in the second group process the cryptograms that they receive in accordance with operations b) defined above;
- the entities in the third group process the cryptograms that they receive in accordance with operations b) above.

The present invention also covers an embodiment of this method relating to electronic wallet payments.

Detailed description of the preferred embodiments

Data authenticity is obtained through techniques employing encryption, authentication or signature mechanisms.

The term "signature" used in the rest of this document refers to cryptograms obtained by using signature mechanisms that are either based on public key algorithms (where the message may or may not be collected) or on private key ("MAC", or "Message Authentication Code") algorithms.

The following notation is used in the rest of this document:

- $m_{i,j}$: a message built by entity i and intended for entity j . It is perfectly valid for a message built by entity i to be empty, identical to a message built by another entity j ($m_{i,1}=m_{j,1}$ for $i \neq j$ and 1 datum), or else a cryptogram. In the case of payments by PME (electronic wallet) cards, $m_{i,j}$ will indicate transaction data, for example (including anti-replay components).
- $k_{i,j}(m)$: the cryptogram of message m , calculated by i using key system $k_{i,j}$. The calculation algorithm for this cryptogram depends on the invention's embodiment. There are no restrictions to which algorithm may be used to calculate this cryptogram. It may be any of the following, for example:
 1. a public key algorithm (RSA, DSA, etc.) or a private key algorithm (MAC-DES, etc.);
 2. a signature algorithm or encryption algorithm.
 In the case of a signature, it is implicitly assumed that the cryptogram used allows the message to be collected. This hypothesis is not restrictive, as $K_{i,j}(m)$ may be replaced by $K'_{i,j}(m)=K_{i,j}(m)||m$, where $||$ indicates the concatenation of messages.
- The $K_{i,j}(X,m)$ notation is considered equivalent to $K_{i,j}(X||m)$, provided that both parties present have agreed on length X .
- In the rest of this document, message X will itself be a cryptogram, $K(m')$. We will use the term

"encapsulation" to describe the use of a cryptogram $X=K'(m)$ as a message.

- When cryptogram $K_{i,j}(X,m)$ is intended to preserve the message's integrity but the channels that it must follow are controlled by entities that have an interest in X being transferred, we can obtain $K_{i,j}(K(m'),m)=K(m') || K'_{i,j}(m)$, for example, where there are no restrictions to which algorithm may be used to calculate the cryptograms.

We will describe four examples of preferred embodiments for this method:

Example 1: Total encapsulation at source and progressive decapsulation

The source builds a message $m_{1,n}$ combining all of the transaction data and calculates a first cryptogram $K_{1,n}(m_{1,n})$ of this first message using a first key system $K_{1,n}$ that it shares with the last n^{th} entity; the source then links a second message $m_{1,n-1}$ with the first cryptogram and calculates a second cryptogram $K_{1,n-1}(K_{1,n}(m_{1,n}), m_{1,n-1})$ of the whole using a second key system $K_{1,n-1}$ that it shares with the last but one $(n-1)^{th}$ entity, and so on; the first entity links an $(n-1)^{th}$ message $m_{1,2}$ with the $(n-2)^{th}$ cryptogram previously obtained and calculates an $(n-1)^{th}$ cryptogram of the whole using the $(n-1)^{th}$ key system $K_{1,2}$ that it shares with a second entity; the source then sends the last calculated cryptogram across the communication network to entity 2.

We can represent this first stage in the following diagram, where the arrow pointing towards the right symbolises information being transferred between entity 1 (left) and entity 2 (right):

5

Entity 1	Entity 2
$K_{1,2}(K_{1,3}(K_{1,4}(\dots(K_{1,n-1}(K_{1,n}(m_{1,n}), m_{1,n-1}), \dots, m_{1,4}), m_{1,3}), m_{1,2}))$	
----->	

10 Entity 2, which receives the message from entity 1, partially decapsulates this message using key system $K_{1,2}$; entity 2 checks (and possibly stores) the cryptogram intended for it (in this case the signature of message $m_{1,2}$), then sends the rest of the message to

15 entity 3. Using the same conventions, we therefore obtain the following diagram:

Entity 2	Entity 3
$K_{1,3}(K_{1,4}(\dots(K_{1,n-1}(K_{1,n}(m_{1,n}), m_{1,n-1}), \dots, m_{1,4}), m_{1,3}))$	
----->	

20

This method is then repeated so that the message gradually reaches entity n . For the intermediate entities i and $i+1$, we obtain:

25

Entity i	Entity $i+1$
$K_{1,i+1}(K_{1,i+2}(\dots(K_{1,n-1}(K_{1,n}(m_{1,n}), m_{1,n-1}), \dots, m_{1,i+2}), m_{1,i+1}))$	
----->	

30

Lastly, the last but one entity ($n-1$) sends the last cryptogram $K_{1,n}(m_{1,n})$ to recipient (n) which uses key system $K_{1,n}$ to retrieve the message intended for it:

Entity $n-1$	Entity n
--------------	------------

$$K_{1,n}(m_{i,n})$$

----->

Example 2: Shared encapsulation

5 Entity 1 shares a key system with only some of the entities on the communication route, i.e. entities 2, ..., i, which make up a first group. Entity i in turn shares a key system with each of the following entities: i+1, i+2, ..., n, so forming a second group.

10 Entity 1 builds a message for the last entity, i, of the first group (i.e. $m_{1,i}$) and encapsulates this message using the key systems that it shares with each of the entities in the first group, and then sends the whole to entity 2:

15 Entity 1 Entity 2
 $K_{1,2}(K_{1,3}(K_{1,4}(\dots(K_{1,i-1}(K_{1,i}(m_{1,i})), m_{1,i-1}), \dots, m_{1,4}), m_{1,3}), m_{1,2})$
 ----->

20 In this first group, the entities progressively decapsulate the cryptograms until the last but one entity, i-1, sends the message cryptogram that it has received to the last entity, i:

25 Entity i-1 Entity i
 $K_{1,i}(m_{1,i})$
 ----->

30 Entity i then encapsulates all of the messages $m_{1,i+1}, m_{1,i+2}, \dots, m_{1,n}$ intended for the entities of the second group. The content of these messages can depend on the cryptogram received. The result of this encapsulation is then sent using the method previously described, firstly from entity i to entity i+1:

Entity i

Entity i+1

$$K_{i,i+1}(K_{i,i+2}(K_{i,i+3}(\dots(K_{i,n-1}(K_{i,n}(m_{i,n})), m_{i,n-1}), \dots, m_{i,i+3}), m_{i,i+2}), m_{i,i+1})$$

5 ----->

and so on through the entities of the second group until the last but one entity, n-1, which sends the last cryptogram to recipient n.

10

Example 3: General scenario

Entity 1 shares a key system with some of the entities on the communication route, which for the purposes of simplicity in this presentation we will suppose to be 2, ..., i, j+1, ..., n. Entity 1 therefore partially encapsulates the data as shown in the following diagram:

Entity 1

Entity 2

$$K_{1,2}(\dots K_{1,i}(K_{1,j+1}(\dots K_{1,n}(m_{1,n}), \dots, m_{1,j+1}), m_{1,i}), \dots, m_{1,2})$$

20 ----->

Each intermediate entity uses the appropriate key system to decapsulate the message that it receives, until the message reaches entity i:

25

Entity i-1

Entity i

$$K_{1,i}(K_{1,j+1}(\dots K_{1,n}(m_{1,n}), \dots, m_{1,j+1}), m_{1,i})$$

30 ----->

Each actor (in this case, only "i") extracts the message sent to it, so obtaining the remainder of the message intended for an actor that is not adjoining it on the route, and then re-encapsulates it for the adjoining entity and any following entities.

35

In this example, entity i shares a key system with each of the following entities: i+1, i+2, ..., j. Entity i receives the message from i-1, partially decapsulates this message and then re-encapsulates the
 5 obtained message in order to send to i+1, i+2, ..., j.

Entity i Entity i+1
 $K_{i,i+1}(\dots K_{i,j}(K_{i,j+1}(\dots K_{i,n}(m_{i,n}) \dots m_{i,j+1}), m_{i,j}) \dots m_{i,j+1})$
 ----->

10

Each intermediate entity then uses the key system to decapsulate the message that it receives, until the message reaches entity j:

Entity j-1 Entity j
 $K_{i,j}(K_{i,j+1}(\dots K_{i,n}(m_{i,n}), \dots m_{i,j+1}), m_{i,j})$
 ----->

15

Entity j decapsulates this message again. Said
 20 decapsulated message is then sent gradually from j+1 to n:

Entity j Entity j+1
 $K_{i,j+1}(\dots K_{i,n}(m_{i,n}), \dots m_{i,j+1})$
 ----->

25

Entity n-1 Entity n
 $K_{i,n}(m_{i,n})$
 ----->

30

In this example, we can illustrate the previously described scenario, in which some $K_{i,j}(\dots)$ cryptograms are in $K_{i,j}(X,m)=X,K_{i,j}(m)$ form. Entity i does not encapsulate the messages intended for i+1, i+2, ..., j,
 35 because the channels are considered secure and there is

no reason for the entities involved to falsify the messages.

Entity i Entity i+1
 5 $K_{i,i+1}(m_{i,i+1}), K_{i,i+2}(m_{i,i+2}), \dots, K_{i,1}(m_{i,1}), K_{i,j+1}(\dots, K_{i,n}(m_{i,n}), \dots, m_{i,j+1})$
 ----->

Each intermediate entity receives and checks the
 10 message sent to it, using the key system, until the message reaches entity j.

Entity j-1 Entity j
 15 $K_{i,j}(m_{i,j}), K_{i,j+1}(\dots, K_{i,n}(m_{i,n}), \dots, m_{i,j+1})$
 ----->

Entity j receives and checks the message sent to it. This message is then sent gradually from j+1 to n:

20 Entity j Entity j+1
 $K_{i,j+1}(\dots, K_{i,n}(m_{i,n}), \dots, m_{i,j+1})$
 ----->

Entity n-1 Entity n
 25 $K_{i,n}(m_{i,n})$
 ----->

Example 4: electronic wallet (PME)

In this example, the entities (or actors) are as
 30 follows:

- PME cards (A),
- service points (P) that are capable of receiving the cards,
- service point concentrators, together with
 35 their security module (MS),

- an issuer (E) responsible for issuing the PME cards and for obtaining the electronic money.

The communication network connects the service points to the concentrators and the concentrators to
5 the issuer.

By hypothesis:

- A and MS share a key system, $K_{A,M}$,
- A and E share a key system, $K_{A,E}$,
- A and P share a key system, $K_{A,P}$.

10

The following notations are used:

- $K(m)$: the cryptogram of message m obtained using key system K ,
- NT_A : transaction number from PME A,
- 15 • NT_{MS} : transaction number from MS,
- ID_{PME} : PME identifier,
- ID_{MS} : MS identifier.

After the previous stage in which keys are
20 exchanged, A, P and MS exchange information relating to the transaction number NT_A and to the PME identifier:

A	P	MS
Has		
incremented		
its counter:	NT_A, ID_{PME}	NT_A, ID_{PME}
$NT_A = NT_A + 1$		

The security module increments and then sends its transaction number NT_{MS} to entity P, together with its
25 identity; entity P then resends said information to entity A.

A	P	MS
$K_{A,M}(NT_A, NT_{MS}, ID_{MS})$	$K_{A,M}(NT_A, NT_{MS}, ID_{MS})$	MS increments its counter:
<-----	<-----	$NT_{MS}=NT_{MS}+1$

Card A checks the data that it has received and resets the running total to zero ($RunningTotal=0$).

The service unit consumption cycle then begins. The
5 following operations are then performed:

A	P
	order to debit amount m
	<-----
10	
	$RunningTotal: =RunningTotal+m$
	microtransaction calculated
15	
	$K_{A,P}(M, K_{A,M}(M, K_{A,E}(M')))$
	----->
	where $M=(m, RunningTotal, NT_A, NT_{MS}, ID_{MS})$
	and $M'=(RunningTotal, NT_A, NT_{MS}, ID_{MS})$

20

P checks the data that
has been sent to it
 $RunningTotal: =RunningTotal+m$

25

The process then returns to the beginning of the
cycle if use of the service is not complete. At the end
of the service session, the following final exchange
30 takes place:

P	MS	E
P only sends the last signature to MS	$K_{A,M}(M, K_{A,E}(M'))$ ----->	$K_{A,E}(M')$ ----->

10031039.041102

CLAIMS

1. A method for carrying out an electronic transaction across a communication network linking several entities; this method is characterised in that:

a) A first entity builds a first message combining all of the transaction data and calculates a first cryptogram of this first message using a first key system that it shares with the last (n^{th}) entity; this first entity then links a second message with the first cryptogram and calculates a second cryptogram of the whole using a second key system that it shares with the last but one ($(n-1)^{\text{th}}$) entity, and so on; the first entity links an ($(n-1)^{\text{th}}$) message with the ($(n-2)^{\text{th}}$) cryptogram previously obtained and calculates an ($(n-1)^{\text{th}}$) cryptogram of the whole using the ($(n-1)^{\text{th}}$) key system that it shares with the second entity; the first entity then sends the last calculated cryptogram across the communication network;

b) the second entity receives this last cryptogram, uses the appropriate key system to extract this ($(n-1)^{\text{th}}$) message from the ($(n-1)^{\text{th}}$) cryptogram containing it, and sends the remaining ($(n-2)^{\text{th}}$) cryptogram to the third entity, and so on; the n^{th} entity receives the first cryptogram and uses the appropriate key system to extract the first message contained within it.

30

2. A method in accordance with claim 1, whereby the communication network therefore only includes entities that share a key with a first entity; the transaction then takes place between this first entity, which is
5 the message source, and the last entity, which is the message recipient.

3. A method in accordance with claim 1, whereby the communication network includes a first group of
10 entities made up of a first entity and (i-1) others, each of which shares a key system with said first entity, and a second group of entities made up of a first entity that is the last entity of this first group, i.e. entity i, and (n-i) others, and whereby
15 entity i shares a key system with each of the (n-1) following entities, said method being made up of two successive stages:

- a first stage, in which the message built by the first entity of the first group is sent to the ith
20 entity of the first group in accordance with operations a) and b) in claim 1;
- a second stage, in which the message extracted by the first entity of the second group is sent to the last entity of the second group in accordance with said
25 operations a) and b) in claim 1.

4. A method in accordance with claim 1, whereby the communications network is composed of a first group of entities made up of a first entity and (i-1) others
30 that share a key system with said first entity, a second group of entities made up of a first entity that

is the last entity of this first group and $(j-i+1)$ others that share a key system with said first entity of this second group, a third group of entities made up of a first entity that is the last entity of said
 5 second group and $(n-j)$ others, where the $(n-j+1)$ entities of this third group share a key system with said first entity of the first group, this method being characterised in that:

- the first entity of the first group performs
 10 operations a) set forth in claim 1, using the key systems that it shares with all other entities in the first and third groups;
- the entities in the first group process the cryptograms that they receive in accordance with
 15 operations b) set forth in claim 1;
- the first entity of the second group performs operations a) set forth in claim 1, using the key systems that it shares with all other entities in this second group;
- 20 - the entities in the second group process the cryptograms that they receive in accordance with operations b) set forth in claim 1;
- the entities in the third group unencrypt the cryptograms that they receive in accordance with
 25 operations b) set forth in claim 1.

5. A method in accordance with claim 1, whereby a group's first entity, i , calculates a cryptogram of the messages intended for the group's other entities, $i+1$,
 30 $i+2$, ..., j , without encapsulating them, and whereby each entity $i+1$, $i+2$, ..., j receives and checks the

message intended for it using its key system that it shares with i.

6. A method in accordance with claim 1, whereby the
 5 electronic transaction is a payment and whereby the entities are composed of cards (A), service points (P) capable of receiving said cards (A), service point concentrators equipped with a security module (MS) and connected to the service points and an issuer (E)
 10 responsible for issuing electronic payment cards and obtaining the electronic money, the communication network connecting service points (P) with the concentrators and said concentrators with the issuer, whereby each card (A) shares a key system $K_{A,M}$ with a
 15 security module (MS), whereby each card A also shares a key system $K_{A,E}$ with the issuer (E), and whereby each card (A) shares a key system $K_{A,P}$ with a service point (P).

20 7. A method in accordance with claim 6, in which:

a) the card (A):

- calculates a message (M') intended for the issuer (E), whereby said message contains the running total of the amounts paid, the transaction number
 25 (NT_A), the transaction number (NT_{MS}) of the security module (MS) to which the service point is connected and the identifier of said security module (ID_{MS}),
- calculates a first cryptogram $K_{A,E}(M')$ of said message using key system $K_{A,E}$ that it shares with
 30 the issuer,

- adds a message (M) containing the transaction amount (m), running total, transaction numbers (NT_A , NT_{MS}) and identifier (ID_{MS}) to said first cryptogram,
- 5 - encapsulates the result in a second cryptogram $K_{A,M}(M, K_{A,E}(M'))$ using key system $K_{A,M}$ that it shares with the security module (MS),
- adds message M to said second cryptogram,
- encapsulates the result in a third cryptogram $K_S(M, K_{A,M}(M, K_{A,E}(M')))$ using key system $K_{A,P}$,
- 10 - sends said third cryptogram to the service point (P),
- b) said service point (P) uses key system $K_{A,P}$ to decapsulate the cryptogram that it has received,
- 15 retrieves and checks message M and records $K_{A,M}(M, K_{A,E}(M'))$, and whereby the method is repeated if use of the service has not ended,
- c) when the service session ends the service point (P) resends the last message $K_{A,M}(M, K_{A,E}(M'))$ to the
- 20 security module (MS),
- d) said security module (MS) uses key system $K_{A,M}$ to decapsulate the cryptogram that it has received, retrieves the message (M) and sends $K_{A,E}(M')$ to the issuer,
- 25 e) said issuer (E) uses key system $K_{A,E}$ to decapsulate the cryptogram that it has received and extracts the message (M') intended for it.

ABSTRACT

10

Method for carrying out an electronic transaction using several signatures.

In the present invention, entities (or actors) are spread over a communication network and share keys. A
15 message is encapsulated inside several cryptograms, and intermediate entities progressively decapsulate the cryptograms that they receive.

The invention is applicable to all electronic transactions, in particular to "electronic wallet"
20 applications.

No diagrams.

25

Declaration, Power Of Attorney and Petition

Page 1 of 3

WE (I) the undersigned inventor(s), hereby declare(s) that :

My residence, post office address and citizenship are as stated below next to my name,

We (I) believe that we are (I am) the original, first, and joint (sole) inventor(s) of the subject matter which is claimed and for which a patent is sought on the invention entitled

METHOD FOR CARRYING OUT AN ELECTRONIC TRANSACTION USING SEVERAL SIGNATURES.

the specification of which

- ☐ is attached hereto.
- ☐ was filed on
as Application Serial No.
and amended on
- ☒ was filed as PCT international application
Number PCT/FR00/02075
on July 19, 2000
and was amended under PCT Article 19
on

We (I) hereby state that we (I) have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

We (I) acknowledge the duty to disclose information known to be material to the patentability of this application as defined in Section 1.56 of Title 37 Code of Federal Regulations.

We (I) hereby claim foreign priority benefits under 35 U.S.C. § 119 (a)-(d) or § 365 (b) of any foreign application(s) for patent or inventor's certificate, or § 365 (a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed. Prior Foreign Application (s)

Application No.	Country	Day/month/Year	Priority Claimed	
99 09396	FRANCE	20 JULY 1999	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
_____	_____	_____	<input type="checkbox"/> YES	<input type="checkbox"/> NO
_____	_____	_____	<input type="checkbox"/> YES	<input type="checkbox"/> NO
_____	_____	_____	<input type="checkbox"/> YES	<input type="checkbox"/> NO

We (I) hereby claim the benefit under Title 35, United States Code, § 119 (e) of any United States provisional application(s) listed below.

(Application Number)

(Filing Date)

(Application Number)

(Filing Date)

We (I) hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or § 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of prior application and the national or PCT International filing date of this application.

Application Serial No.

Filing Date

Status (pending, patented,
abandoned)

And we (I) hereby appoint :Charles B. Gordon, Registration Number 16,923; William C. McCoy, Registration Number 16,885; Louis V. Granger, Registration Number 15,999; William A. Gail, Registration Number 17,409; Richard H. Dickinson Jr, Registration Number 18,622; Thomas P. Schiller, Registration Number 20,677; David B. Deiona, Registration Number 22,841; Joseph J. Corso, Registration Number 25,845; Howard G. Shimola, Registration Number 26,232; Jeffrey J. Sopko, Registration Number 27,676; John P. Murtaugh, Registration Number 34,226; James M. Moore, Registration Number 32,923; David E. Spaw, Registration Number 34,732; Michael W. Garvey, Registration Number 35,878; Paul R. Katterle, Registration Number 36,563; Richard M. Mescher, Registration Number 38,242 and Mark E. Bandy, Registration Number 35,788; our (my) attorneys, with full powers of substitution and revocation, to prosecute this application and to transact all business in the Patent Office connected therewith; and we (I) hereby request that all correspondence regarding this application be sent to the firm of PEARNE, GORDON, MCCOY & GRANGER whose Post Office Address is : 526 Superior Avenue east Suite 1200 Cleveland, Ohio 44114-1484.

We (I) declare that all statements made herein of our (my) own knowledge are true and that all statements made on information and belief are believed to be true ; and further that these statements were made with the knowledge that wilful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such wilful false statements may jeopardise the validity of the application or any patent issuing thereon.

REMERY Patrick

NAME OF FIRST SOLE INVENTOR

Signature of Inventor

March 19, 2002
Date

Residence : 43, rue de Courvailla
14000 CAEN, France FRX

Citizen of : France

Post Office Address : The same as residence

2-c) De SOLAGES Aymeric

NAME OF SECOND INVENTOR

Signature of Inventor

March 19, 2002
Date

3-d) TRAORE Jacques

NAME OF THIRD INVENTOR

Signature of Inventor

March 19, 2002
Date

NAME OF FOURTH INVENTOR

Signature of Inventor

Date

NAME OF FIFTH INVENTOR

Signature of Inventor

Date

Residence : 6, rue de la HAIE VIGNE

14000 CAEN
FRANCE FRX

Citizen of : FRANCE

Post Office Address : The same as residence

Residence : 14 rue Emile Dron

61100 FLERS, FRANCE
FRX

Citizen of : FRANCE

Post Office Address : The same as residence

Residence : _____

Citizen of : _____

Post Office Address : The same as residence

Residence : _____

Citizen of : _____

Post Office Address : The same as residence